

National Indian Gaming Commission, Interior

§ 543.13

cause. Any such review must be documented.

§ 543.11 [Reserved]

§ 543.12 What are the minimum internal control standards for gaming promotions and player tracking systems?

(a) *Supervision.* Supervision must be provided as needed for gaming promotions and player tracking by an agent(s) with authority equal to or greater than those being supervised.

(b) *Gaming promotions.* The rules of the gaming promotion must be displayed or made readily available to patron upon request. Gaming promotions rules require TGRA approval and must include the following:

- (1) The rules of play;
- (2) The nature and value of the associated prize(s) or cash award(s);
- (3) Any restrictions or limitations on participant eligibility;
- (4) The date(s), time(s), and location(s) for the associated promotional activity or activities;
- (5) Any other restrictions or limitations, including any related to the claim of prizes or cash awards;
- (6) The announcement date(s), time(s), and location(s) for the winning entry or entries; and
- (7) Rules governing promotions offered across multiple gaming operations, third party sponsored promotions, and joint promotions involving third parties.

(c) *Player tracking systems and gaming promotions.*

(1) Changes to the player tracking systems, promotion and external bonusing system parameters, which control features such as the awarding of bonuses, the issuance of cashable credits, non-cashable credits, coupons and vouchers, must be performed under the authority of supervisory agents, independent of the department initiating the change. Alternatively, the changes may be performed by supervisory agents of the department initiating the change if sufficient documentation is generated and the propriety of the changes are randomly verified by supervisory agents independent of the department initiating the change on a monthly basis.

(2) All other changes to the player tracking system must be appropriately documented.

(d) *Variances.* The operation must establish, as approved by the TGRA, the threshold level at which a variance must be reviewed to determine the cause. Any such review must be documented.

§ 543.13 What are the minimum internal control standards for complimentary services or items?

(a) *Supervision.* Supervision must be provided as needed for approval of complimentary services by an agent(s) with authority equal to or greater than those being supervised.

(b) *Complimentary services or items.* Controls must be established and procedures implemented for complimentary services or items that address the following:

- (1) Agents authorized to approve the issuance of complimentary services or items, including levels of authorization;
- (2) Limits and conditions on the approval and issuance of complimentary services or items;
- (3) Making and documenting changes to conditions or limits on the approval and issuance of complimentary services or items;
- (4) Documenting and recording the authorization, issuance, and redemption of complimentary services or items, including cash and non-cash gifts;

(i) Records must include the following for all complimentary items and services equal to or exceeding an amount established by the gaming operation and approved by the TGRA:

- (A) Name of patron who received the complimentary service or item;
- (B) Name(s) of issuer(s) of the complimentary service or item;
- (C) The actual cash value of the complimentary service or item;
- (D) The type of complimentary service or item (i.e., food, beverage); and
- (E) Date the complimentary service or item was issued.

(ii) [Reserved]

(c) Complimentary services and items records must be summarized and reviewed for proper authorization and

compliance with established authorization thresholds.

(1) A detailed reporting of complimentary services or items transactions that meet an established threshold approved by the TGRA must be prepared at least monthly.

(2) The detailed report must be forwarded to management for review.

(d) *Variances.* The operation must establish, as approved by the TGRA, the threshold level at which a variance must be reviewed to determine the cause. Any such review must be documented.

§ 543.14 What are the minimum internal control standards for patron deposit accounts and cashless systems?

(a) *Supervision.* Supervision must be provided as needed for patron deposit accounts and cashless systems by an agent(s) with authority equal to or greater than those being supervised.

(b) *Patron deposit accounts and cashless systems.*

(1) Smart cards cannot maintain the only source of account data.

(2) *Establishment of patron deposit accounts.* The following standards apply when a patron establishes an account.

(i) The patron must appear at the gaming operation in person, at a designated area of accountability, and present valid government issued picture identification; and

(ii) An agent must examine the patron's identification and record the following information:

(A) Type, number, and expiration date of the identification;

(B) Patron's name;

(C) A unique account identifier;

(D) Date the account was opened; and

(E) The agent's name.

(3) The patron must sign the account documentation before the agent may activate the account.

(4) The agent or cashless system must provide the patron deposit account holder with a secure method of access.

(c) *Patron deposits, withdrawals and adjustments.*

(1) Prior to the patron making a deposit or withdrawal from a patron deposit account, the agent or cashless system must verify the patron deposit account, the patron identity, and avail-

ability of funds. A personal identification number (PIN) is an acceptable form of verifying identification.

(2) Adjustments made to the patron deposit accounts must be performed by an agent.

(3) When a deposit, withdrawal, or adjustment is processed by an agent, a transaction record must be created containing the following information:

(i) Same document number on all copies;

(ii) Type of transaction, (deposit, withdrawal, or adjustment);

(iii) Name or other identifier of the patron;

(iv) The unique account identifier;

(v) Patron signature for withdrawals, unless a secured method of access is utilized;

(vi) For adjustments to the account, the reason for the adjustment;

(vii) Date and time of transaction;

(viii) Amount of transaction;

(ix) Nature of deposit, withdrawal, or adjustment (cash, check, chips); and

(x) Signature of the agent processing the transaction.

(4) When a patron deposits or withdraws funds from a patron deposit account electronically, the following must be recorded:

(i) Date and time of transaction;

(ii) Location (player interface, kiosk);

(iii) Type of transaction (deposit, withdrawal);

(iv) Amount of transaction; and

(v) The unique account identifier.

(5) Patron deposit account transaction records must be available to the patron upon reasonable request.

(6) If electronic funds transfers are made to or from a gaming operation bank account for patron deposit account funds, the bank account must be dedicated and may not be used for any other types of transactions.

(d) *Variances.* The operation must establish, as approved by the TGRA, the threshold level at which a variance must be reviewed to determine the cause. Any such review must be documented.

§ 543.15 What are the minimum internal control standards for lines of credit?

(a) *Supervision.* Supervision must be provided as needed for lines of credit by